

FINOM

	Solo ^{Free}	Start	Premium
	Start	Start trial	Start trial
		One month free, cancel anytime	One month free, cancel anytime
Price per month (paid monthly)	0 € ^{5€} This offer is available until 30.04.2024	17 € excl. VAT	34 € excl. VAT
Price per month (paid annually)	0 € ^{3€} This offer is available until 30.04.2024	14 € excl. VAT you save 36 €	28 € excl. VAT you save 72 €
All-in-one Business Platform			
Users included	1	2	5
Cashback	0%	2%	3%
Access to Business Platform			
Accounting integrations			
All transactions history in smart dashboards			
Real-time notifications			
Multi-Companies			
Number of connected banks and payment service provider			
Mobile app (iOS & Android)			
99% guaranteed uptime SLA			
Role and user management			
Accountant access			
Manual access to wallets for team members			
Visual analytics of income and expenses			
Dark theme			
Invoicing			
Invoices (in/out)			
Fast invoice payments by your customers			
Invoices statuses tracking			
Invoicing API access			
QR codes for invoices			
Invoice and receipt recognition			

Custom

from **99 €**

Tailored for your business

[Apply now](#)

- special terms on international payments
- profitable currency exchange rates
- dedicated account manager

Manual reconciliation of invoices and receipts

Credit notes

Customization of invoice templates

Automatic collection of documents

Additional fees for services

Provided by Finom

Monthly fee for extra team member	4 €	2 €	1 €
Fee per recognized document	2 € after 8	1,5 € after 8	1 € after 8

Provided by Finom Payments

Physical VISA card issuance (up to 3 per user)

• Physical VISA cards for business owners	0 €	0 €	0 €
• Physical VISA cards for team members	0 €	0 €	0 €
• Physical VISA card reissuance	0 €	0 €	0 €
• Monthly fee for the inactive physical card	2 €	1 €	0 €

Virtual VISA card issuance (unlimited)

• Virtual VISA cards for team members	0 €	0 €	0 €
• Monthly fee for the inactive virtual card	1 €	0,5 €	0 €

Card payments in EUR (except for certain MCCs)

0 €	0 €	0 €
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Card payment limit per card (per month)

100.000 €	100.000 €	100.000 €
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Card payments in foreign currency (non-EUR)

3%	2%	1%
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Card payments for **certain MCCs** (% , minimum 1 €)

• € 0 - € 500	1%	0%	0%
• € 500 - € 2,500	2%	1%	0%
• € 2,500 - € 5,000	3%	2%	1%
• € 5,000+	3%	3%	3%

Fee for ATM withdrawals

2 € for each withdrawal	2 € after 5 withdrawals	2 € after 10 withdrawals
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Extension of ATM withdrawal limit up to € 10 000 (paid per month)

15 € after 500 €	10 € after 2.000 €	5 € after 5.000 €
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Fee for ATM withdrawals in foreign currency (non-EUR)

3%	2%	1%
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Monthly fee for extra wallet

4 € after 1 wallet	2 € after 2 wallets	1 € after 3 wallets
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Fee for extra in/out SEPA transfers & Direct Debits

0,2 € after 5	0,2 € after 100	0,2 € after 200
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Fee for extra SEPA OUT & Direct Debit transfers (per month)

0,1% after 25.000 €	0,1% after 50.000 €	0,1% after 100.000 €
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Decline of Direct Debit	5 €	5 €	5 €
Fee for SEPA Instant transfers			
• € 0 — € 500	1 €	1 €	1 €
• € 500 — € 2,000	3 €	3 €	3 €
• € 2,000+	5 €	5 €	5 €
Transfers between Finom's users in a few seconds	0 €	0 €	0 €
Outgoing international payments (fee per payment)	10 €	10 €	10 €
Incoming international payments (fee per payment)	0 € *free until 14.06.2024	0 € *free until 14.06.2024	0 € *free until 14.06.2024
International payments monthly free volume	100.000 €	100.000 €	100.000 €
Fee for exceeding monthly free volume of international payments	2%	1%	1%
Outgoing payment investigation			
Incoming payment investigation			
Fee for providing MT103			
Fee for MT199 request			
Processing bulk payments			
Customizable transaction categories and tags			
Scheduled payments			
Repeat payment			

Additional fees for special services

Provided by Finom			
Express delivery of Finom Card <i>(coming soon)</i>	30 €	30 €	30 €
Provided by Finom Payments			
Recall of outgoing SEPA SCT	15 €	15 €	15 €
Inquiry on SEPA SCT (Payment Investigation)	15 €	15 €	15 €
Audit confirmation statement	100 €	100 €	100 €
Refusal to redeem an authorized direct debit due to insufficient account balance	1 €	1 €	1 €
Unarranged negative balance on Finom Business Account	1 € per day	1 € per day	1 € per day
Dunning letter (per letter)	5 €	5 €	5 €
Card dispute for an authorised transaction (per transaction)	30 €	30 €	30 €

Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment)	25 €	25 €	25 €
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Please note that Finom does not provide any financial services. External payment providers will be used to provide you with regulated services